

Welcome to The Retirement Connection!

Passing The Torch... CEO John Flynn

The end of one era harkens the beginning of another as newly-appointed CEO John Flynn takes over at the Office of Retirement Services. Sharing a last meeting and a wish for the departing leader's joyful retirement are: (left to right) Flynn; chair of the Police & Fire Board, Franco Vado; retiring CEO Roberto Peña; and chair of the Federated Board, Spencer Horowitz.



New CEO Eager to Learn San Jose Systems, Explore California



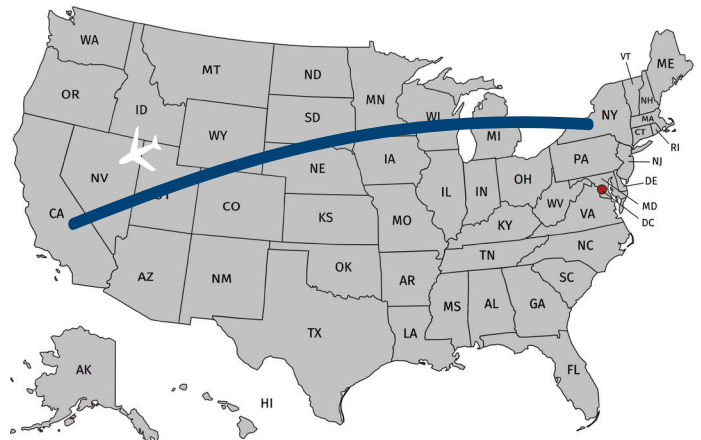
It's a long way from New York City's Police Pension Fund to the City of San Jose's Office of Retirement Services, literally and figuratively. Newly-appointed CEO John Flynn is looking forward to every challenge his new position promises. "It's going to be interesting learning the ways of two different Boards, each with its own perspective," John said shortly after his official appointment in mid-August. "Luckily, it's clear to me that both boards share common overall goals and they work well together. But of course, there are different dynamics. I am eager to get engaged and understand those differences."

John comes from almost 20 years of experience at NYC's Police Pension Fund. He began as the Fund's Information Technology Manager in 2005. He moved on to be Director of Management, Analysis and Planning, and for the past six years, Chief Information Officer. He recognizes that a major difference in his NYC experience is that everyone around him came from the focused culture of the police community and the issues have been laser-focused accordingly. San Jose's membership and issues will be far more diverse, as are the boards.

As he previews the remainder of 2024 in San Jose, he hopes to focus on getting to know the boards, staff and membership in a meaningful way. "I'm going to be doing a lot more listening than talking for now," he said. "I want to understand what is working well and what we need to improve."

But first, he must deal with basic challenges: learning everyone's name and finding a place to live until his family can join him here next year.

John has been married to his high school sweetheart for 25 years and has two daughters, one in college and the other due to graduate high school in New Jersey in 2025. He enjoys gardening and golf, and he and his wife are excited about exploring California once they are together here.



Retiree Open Enrollment Upon Us

As usual, November 1 marks the opening of the annual Retiree Open Enrollment period. During the entire month, all retirees eligible for health care insurance benefits can make changes to their insurance. Retiree Open Enrollment is when you can add dependent children under age 24 to your medical, dental, and/or vision coverage (some plans are available to dependents under age 26).

If you are a health or dental in-lieu member, you **MUST** re-enroll every year. In-lieu enrollment does not rollover automatically.

Here are a few general highlights of this year's changes:

- Our health coverage providers will continue to be Kaiser and Anthem.
- The IRS is raising the deductions for the high deductible health plans. The minimum annual deductible will be \$1,650 up from \$1,600. For family plans, it will be \$3,300 up from \$3,200.
- There will be a modest increases in premiums, although the increase will be significantly less than proposed after negotiations with the providers (see rates in adjacent box).
- Kaiser is making two changes to benefits: They are shifting from Silver & Fit to a "One Pass" program that will provide access to a wider selection of gyms. Also, Glucagon-like peptide-1 (GLP-1) receptor agonist drugs will only be prescribed for the treatment of type 2 diabetes and will no longer be prescribed for weight loss without a morbidly obese diagnosis.

Anthem and Kaiser will be participating at the Nov. 6 Retiree Health Fair and throughout Retiree Open Enrollment to provide counseling and information to retirees (see related article). Detailed information will also be available on the website at <https://openrollment.sjretirement.com/> by November 1st.

Retiree Open Enrollment (OE) Dates

Oct. 28:	Expected delivery date of Retiree OE packets via USPS
Nov. 1:	Retiree Open Enrollment begins; Retiree OE website live
Nov. 6:	Retiree Health Fair 10 a.m.-2 p.m.
Nov. 30:	Last day to submit Retiree OE enrollment forms
Jan. 1:	New selections coverage starts

Retiree Health Plan Rate Changes for 2025

The following changes have been negotiated with our health providers to apply for 2025:

Non-Medicare Members

Anthem:	
Kaiser/CA:	+5%
Kaiser/Hawaii:	+6.86%
Kaiser/Northwest:	+5.0%
	+5.68%

Medicare Members

(increases in 2025 rates, but Retirees aren't affected as currently the medicare premiums are fully subsidized)

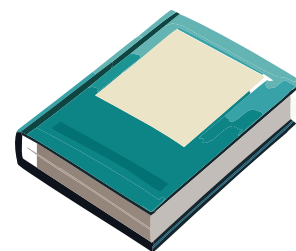
Anthem Medicare Advantage:	
Kaiser Senior Advantage/CA:	+8.95%
Kaiser Senior Advantage/Hawaii:	+8.86%
Kaiser Senior Advantage/Northwest:	-3.6%
	-3.7%

There are no changes to dental and vision rates.

Detailed information will be included in Retiree Open Enrollment packets to be delivered by USPS approximately Oct. 28. Detailed information will be posted on <https://openrollment.sjretirement.com> by November 1st.

Updated P&F Tier 1 Handbook Now Available

Did you know that Tier 1 Police & Fire members can now familiarize themselves with their pension plan in the newly updated Police & Fire Tier 1 Handbook. After long, detailed work, a finalized version is available on our website at www.sjretirement.com. Go to the [Benefits Handbooks](#), or use this Police & Fire Tier 1 Handbook link to access the updated [Police and Fire Tier 1 Handbook](#).



Retiree Health Fair Nov. 6: Don't miss it!

ORS' annual in-person Retiree Health Fair will be held on Nov. 6. This informative and fun event is held to prepare retirees for their Retiree Open Enrollment, which begins on Nov. 1 and ends Nov 30th. This is when you want to make informed decisions about your health care coverage, and the experts will be at the Retiree Health Fair to provide the information you need.

Representatives of all health care vendors will be there to answer questions. ORS staff will also be there to help explain the process of making changes or selecting benefits. In addition, there will be free flu shots, information on healthy, happy retirement, bake sale and a food truck.

The Retiree Health Fair event will be at Leininger Center, 1300 Senter Road, San Jose.

In addition, ORS will be offering helpful resources leading up to and during Retiree Open Enrollment:

- In-person Medicare workshops, with Kaiser and ORS staff to help navigate Medicare;
- Retiree Open Enrollment website will be available Nov. 1. Use the link at www.openenrollment.sjretirement.com;
- Webinars will be held and announced on line;
- Individual counseling will be available;
- ORS Health Team is available to help Retirees. Call 408-794-1000, or email us at sjopenenrollment@sanjoseca.gov.

Staffing Updates

- **Deborah Sattler**, retired on 8/3/2024
- **Roberto L. Peña**, CEO, retired on 9/27/2024
- **Eric Tsang**, has left ORS to pursue other opportunities

Welcome to ORS:

- **John Flynn**, CEO
- **Tram Huynh**, Benefit Health Analyst

Staff Celebrate with Retiring CEO Roberto L. Peña



Staff at the ORS gathered to celebrate, congratulate and cheer on CEO Roberto Peña as he retires from the department he has led for 11 years, helping thousands of City employees make that same transition. Newly-appointed successor to the CEO's position, John Flynn, assumed leadership in late August.

What is the California's 988 Hotline?

In 2020, Congress designated the new 988 dialing code to be operated through the existing National Suicide Prevention Lifeline. California residents can call 988 to receive support for mental health and/or substance use-related crises. The National Suicide Prevention Lifeline (NSLP) (1-800-273-8255) will remain operable and will route calls to California Lifeline call centers based on the caller's area code, just as it always has. Dialing either number will connect callers to the same services.

If you are feeling suicidal, lonely, or depressed, help is available. Whatever the reason, you will get help from a trained volunteer offering nonjudgmental support. The 24/7 Helpline is confidential and free. You can call or text any time at 988. [24/7 Helpline - Samaritans.](#)

The Retirement Connection

1737 N. First Street, Suite 600, San José, CA 95112

Executive Editor: Barbara Hayman

Editor: Cynthia Ayala

GO GREEN!

Send ORS an email to retirement.dept@sanjoseca.gov if you would like to receive your copy of the newsletter electronically, via email or if you prefer to access the newsletter online at our website www.sjretirement.com

PLEASE KEEP US INFORMED

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Upcoming Board Meetings

Meetings are being held hybrid in person at City Hall Wing 118-120 or by teleconference.

Please check our website for the latest information.

Police and Fire Board meetings are held on the 1st Thursdays of each month at **9:00 a.m.** except in July

Upcoming meetings will be held on the following dates:

October 5th • November 3rd • December 5th • January 9th

Federated Board meetings are held on the 3rd Thursdays of each month at **8:30 a.m.** except in July

Upcoming meetings will be held on the following dates:

October 17th • November 21st • December 19th • January 9th

BOARD UPDATES

The Police and Fire Board is expected to hold interviews to fill the vacant seat.

The Board vacancies for recruitment are posted on the City Clerk's website at:

<https://sanjose.granicus.com/boards/w/923860ac785826ef>

All meetings unless otherwise posted on the Agenda, are at City Hall, 200 E. Santa Clara Street, Wing Rooms 118-120. Meetings are also live-streamed on our website at www.sjretirement.com

Upcoming City Closures

Indigenous People's Day: October 14th

Veteran's Day: November 11th

Thanksgiving: November 28th - 29th

Holiday: December 21st - January 1st

CONTACT US!

408-794-1000 or 1-800-732-6477

Our staff directory can be found on our website at : www.sjretirement.com

Click on "About us/Office Staff" or email us at retirement.dept@sanjose.gov